

In re:  
Michael J Penston  
Paula Mustata  
Debtors

Case No. 20-10181-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 03, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J Penston, Paula Mustata, 4004 Marshall Road, Drexel Hill, PA 19026-3412
14450426	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
14450429	+ Synch/horizon Servic, Po Box 965036, Orlando, FL 32896-5036
14477425	+ The Money Source Inc., C/O Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 04 2025 01:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14655870	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 04 2025 01:41:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14455804	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 04 2025 01:41:00	Acar Leasing LTD, dba GM Financial Leasing, PO Box 183853, Abington, TX 76096-3853
14773749	+ Email/Text: BK@servicingdivision.com	Mar 04 2025 01:41:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14450418	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 04 2025 01:41:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14453849	+ Email/Text: bkfilings@zwickerpc.com	Mar 04 2025 01:42:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14450419	+ Email/PDF: bncnotices@becket-lee.com	Mar 04 2025 03:17:43	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14450420	+ Email/PDF: bncnotices@becket-lee.com	Mar 04 2025 03:18:25	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14450421	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 03:28:44	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14450422	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 04 2025 01:41:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450423	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 04 2025 01:41:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 03, 2025

Form ID: 138OBJ

Total Noticed: 37

14450424	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 04 2025 01:41:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14450425	Email/Text: mrdiscen@discover.com	Mar 04 2025 01:41:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14475004	Email/Text: bnc-quantum@quantum3group.com	Mar 04 2025 01:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14453052	Email/Text: mrdiscen@discover.com	Mar 04 2025 01:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14481207	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 04 2025 01:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14466934	+ Email/Text: RASEBN@raslg.com	Mar 04 2025 01:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14784590	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2025 03:17:22	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14450427	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:41:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14475439	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:41:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14465344	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:28:47	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14477472	Email/Text: bnc-quantum@quantum3group.com	Mar 04 2025 01:41:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14450428	^ MEBN	Mar 04 2025 01:15:26	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
14856636	+ Email/Text: BK@servicingdivision.com	Mar 04 2025 01:41:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14450430	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:39:10	Synco/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14794631	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 04 2025 03:28:46	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14481841	^ MEBN	Mar 04 2025 01:15:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14450431	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:18:09	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14450432	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:18:01	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14477593	+ Email/Text: tdebn@credbankserv.com	Mar 04 2025 01:41:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14483866	+ Email/Text: BK@servicingdivision.com	Mar 04 2025 01:41:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
14450433	+ Email/Text: BK@servicingdivision.com	Mar 04 2025 01:41:00	The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755

TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Mar 03, 2025

Form ID: 138OBJ

Total Noticed: 37

Recip ID	Bypass Reason	Name and Address
14655986	##+	ACAR Leasing LTD, c/o William E. Craig, Esquire, Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3125

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Michael J Penston brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Paula Mustata brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Michael J Penston	)	Case No. 20-10181-djb
	)	
	)	
Paula Mustata	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 3, 2025

For The Court

Timothy B. McGrath  
Clerk of Court